CLAIMS

We claim:

1. A method for facilitating online commerce comprising the steps of:

    accessing or facilitating a web page displaying an item or service available for purchase;

    generating, transmitting, or receiving a request from a consumer to purchase said item or service; and

    facilitating said purchase to be charged to a telecommunications account,

    wherein said telecommunications account is not necessarily associated with a communications line by which said consumer has originated said request.

2. The method of claim 1 further comprising the step of

    authorizing said request to determine if said purchase is authorized, wherein said purchase is charged only if said purchase is authorized.

3. The method of claim 2, wherein said step of authorizing comprises the steps of:

    contacting a server servicing said telecommunications account,

    querying a subscriber database to determine if said consumer subscribes to a telephone account billing service, and

    generating a response comprising an indication of positive or negative authorization based on said query.

4. The method of claim 3, further comprising the step of

    determining whether an amount of said purchase is below a predetermined credit limit for said consumer.

5. The method of claim 1, wherein a value of said item or service is substantially equal to a micropayment amount.

6. The method of claim 1, further comprising the step of

    remitting a portion of a full amount of said purchase to a merchant, wherein said portion is less than said full amount.

7. The method of claim 6, further comprising the step of

    remitting an amount to a TELCO servicing said telecommunications account equal to a portion of a difference between said full amount and said portion remitted to said merchant.

8. The method of claim 1, wherein said step of facilitating comprises the step of:

    communicating with a TELCO network via a SS7 communications protocol.

9. At least one signal embodied in at least one carrier wave for transmitting a computer program of instructions configured to be readable by at least one processor for instructing the at least one processor to execute a computer process for performing the method as recited in claim 1.

10. At least one processor readable carrier for storing a computer program of instructions configured to be readable by at least one processor for instructing the at least one processor to execute a computer process for performing the method as recited in claim 1.

11. A transaction system comprising:

a SS7 communication server, wherein said communications server comprises:

a receiver for receiving information associated with a request to purchase an item or service offered online; and

a processor to facilitate said purchase to be charged to a telecommunications account, and

an authentication server for authenticating said telecommunications account.

12. The transaction system of claim 11, wherein said authentication server validates an amount of the purchase against a predefined credit limit.

13. The transaction system of claim 11, wherein said SS7 communications server receives said request via a transmission control protocol and Internet protocol communications protocol.

14. The transaction system of claim 11, wherein said SS7 communications server is connected to a telephone network.

15. A method comprising the steps of:

activating a session to facilitate purchasing of items and/or services offered via a public communications network; and

facilitating at least one purchase to be charged to a telecommunications account during said session.